

Information to identify the case:

Debtor 1	Antonio E. Farez	Social Security number or ITIN xxx-xx-5659
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-12681-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonio E. Farez

2/3/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Antonio E. Farez
Debtor

Case No. 18-12681-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Feb 03, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db	+ Antonio E. Farez, 515 Jerusalem Rd., Scotch Plains, NJ 07076-2010
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ LOANCARE, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
517327747	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
517410041	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 03 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 03 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517327743	+ EDI: BANKAMER.COM	Feb 04 2023 01:39:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517327744	+ EDI: CAPITALONE.COM	Feb 04 2023 01:39:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517441220	EDI: CAPITALONE.COM	Feb 04 2023 01:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517327746	+ EDI: CITICORP.COM	Feb 04 2023 01:39:00	Citi, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517327748	+ EDI: IRS.COM	Feb 04 2023 01:39:00	Internal Revenue Services, PO Box 37008, Hartford, CT 06176-7008
517327745	EDI: JPMORGANCHASE	Feb 04 2023 01:39:00	Chase Card, Po Box 15298, Wilmington, DE 19850
518193796	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 03 2023 20:43:00	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
518193797	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 03 2023 20:43:00	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450, LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
517327749	+ Email/Text: bkelectronicnoticemail@computershare.com	Feb 03 2023 20:43:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517356657	+ Email/Text: bkelectronicnoticemail@computershare.com	Feb 03 2023 20:43:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517453964	+ EDI: AIS.COM		

District/off: 0312-2

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Total Noticed: 19

Feb 04 2023 01:39:00

Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK
73118-7901

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517395567		Internal Revenue Service

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee, et al... kmcdonald@blankrome.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Paola D. Vera	on behalf of Debtor Antonio E. Farez pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10